

SAIGON NATIONAL BANK

	CPP Disbursement Date 12/23/2008	Cert 57974	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$65	\$62	-4.0%		
Loans	\$51	\$41	-19.5%		
Construction & development	\$4	\$1	-69.5%		
Closed-end 1-4 family residential	\$3	\$3	-3.6%		
Home equity	\$0	\$0	-0.8%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-91.7%		
Commercial & Industrial	\$9	\$3	-68.3%		
Commercial real estate	\$29	\$28	-2.4%		
Unused commitments	\$3	\$2	-20.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$5	-22.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$9	\$16	75.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$61	\$55	-10.6%		
Deposits	\$50	\$52	4.8%		
Total other borrowings	\$11	\$2	-81.8%		
FHLB advances	\$4	\$2	-50.0%		
Equity					
Equity capital at quarter end	\$4	\$8	102.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$7	NA		
Performance Ratios					
Tier 1 leverage ratio	5.8%	12.3%	--		
Tier 1 risk based capital ratio	7.3%	17.6%	--		
Total risk based capital ratio	8.6%	18.9%	--		
Return on equity ¹	-4.5%	-52.5%	--		
Return on assets ¹	-0.3%	-6.8%	--		
Net interest margin ¹	2.9%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	34.0%	50.2%	--		
Loss provision to net charge-offs (qtr)	0.0%	78.4%	--		
Net charge-offs to average loans and leases ¹	1.4%	10.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	76.7%	100.0%	0.0%	22.6%	--
Closed-end 1-4 family residential	0.0%	6.5%	-0.1%	7.7%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	100.0%	1.2%	0.0%	--
Commercial & Industrial	26.2%	2.9%	2.1%	2.1%	--
Commercial real estate	6.0%	9.4%	0.0%	1.8%	--
Total loans	14.5%	12.3%	0.4%	2.7%	--